What is claimed is:

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1. A printing service system comprising a printing service apparatus for providing a service of printing a composite image generated from an image and characters, and a user terminal connected to the printing service apparatus via a network for using the printing service,

the printing service apparatus comprising template storage means for storing templates used for generating the composite image and template sending means for reading one of the templates from the template storage means according to a template transfer request from the user terminal and for sending the template to the user terminal,

the user terminal comprising character input means for inputting the characters to be used for generating the composite image according to the template sent thereto, and for sending the characters to the printing service apparatus,

the printing service apparatus further comprising composite image generation means for generating the composite image from the characters received from the user terminal and the image according to the template, and image data sending means for generating data of the composite image and sending the composite image data to the user terminal, wherein

the printing service apparatus comprises:

instruction page data sending means for sending, to the user terminal, data of an instruction page for enabling the user

terminal to specify enlargement of the characters input from the user terminal, and

enlargement sending means for generating enlargement data of the characters specified by the user terminal and for sending the enlargement data to the user terminal.

2. The printing service system according to Claim 1, wherein

the character input means of the user terminal sends the characters in the form of character codes to the printing service apparatus and

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the composite image generation means of the printing service apparatus has a Japanese character conversion program for converting the character codes received from the user terminal into the characters to be used for generation of the composite image.

- 3. A printing service apparatus connected via a network to a user terminal for using a service of printing a composite image generated from an image and characters, the printing service apparatus comprising:
- 20 template storage means for storing templates used for generating the composite image;

template sending means for reading one of the templates from the template storage means according to a template transfer request from the user terminal and for sending the template to the user terminal,;

composite image generation means for receiving the characters input from the user terminal to be used for generating the composite image and for generating the composite image from the characters and the image according to the template;

image data sending means for generating image data representing the composite image generated by the composite image generation means and for sending the image data to the user terminal, wherein

the printing service apparatus further comprises:

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instruction page data sending means for sending, to the user terminal, data of an instruction page that enables the user terminal to specify enlargement of the characters input from the user terminal; and

- enlargement sending means for generating enlargement data representing the characters whose enlargement was specified by the user terminal and for sending the enlargement data to the user terminal.
- The printing service apparatus according to Claim 3,
 the composite image generation means having a Japanese character conversion program for converting character codes into characters, whereby

the composite image generation means receives the characters input from the user terminal in the form of character codes, and converts the character codes into the characters to

be used for generation of the composite image according to the Japanese character conversion program.